Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name of Credit Reporting Agency

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Street Address

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

City, State, Zip

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

CMRR No.

Dear (Name of Credit Reporting Agency):

I am writing to dispute errors appearing in my credit report (include the number of the credit report and the date of the credit report).

If ID theft and requesting a block:

I am a victim of identity theft and I have enclosed a copy of my identity theft report. I request a block of all information that has resulted from this identity theft. I have circled these items on the enclosed copy of the report I received and list them below:

* Include all account numbers, addresses, name variations, social security number variations, phone numbers, employment info, or inquiries that resulted from ID theft. (See examples below.)

If asking to delete information:

I dispute several accounts, and I have circled these items on the enclosed copy of the report I received, and list them below.

* List all accounts that should not be on the credit report. Include name of the creditor, the account number, the date the account was opened, the balance on the account and the date of that balance (it will have a date last reported or last updated date).
* Include the reason for disputing all the information. For example:

I dispute this information because I never opened and never used a charge account with these creditors, never signed or requested a loan from these creditors, and/or never authorized anyone to open the accounts listed above. It appears that these debts have resulted from identity theft or fraud. I first discovered these accounts when I looked at my credit report after filing for divorce. After I learned of these accounts, I filed a police report regarding the identity theft. I also reported the ID theft with the Federal Trade Commission (FTC). Both reports are included with this letter.

OR I have requested these creditors to remove me as an authorize user, but this is not accurately reflected in my reports. I never agreed to be an authorized user on any of these accounts and was added as an authorized user without my knowledge or permission. These accounts are listed below.

If information in the credit report shouldn’t be removed, but should be updated:

In addition, several account statuses are inaccurate. These accounts are listed below.

* List all accounts that need to be updated. Include name of the creditor, the account number, the date the account was opened, the balance on the account and the date of that balance (i.e. it will have a date of last reported or last updated). EXPLAIN why the account status is inaccurate. For example, I already paid this account or the balance includes \_\_\_\_\_\_\_\_\_\_ amount of unauthorized charges which have already been disputed with the creditor, etc.

If other inaccurate info. on the credit reports, like addresses, etc.:

I am also requesting the removal of other information on my report that is inaccurate.

SSN:

The social security number variation listed as ending in \_\_\_\_\_\_ does not belong to me, nor have I ever been associated with that number.

Addresses:

The address listed as \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ is not correct. (EXPLAIN) for example, I never lived at this address or the address is wrong and explain why, (For wrong zip code or apartment number or something else.)

Inquiries:

I never gave \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ permission to view my credit report, though my report says it was requested on (date of the inquiry or dates if viewed more than once).

Employment information:

I was never self-employed. OR I never worked for \_\_\_\_\_\_\_\_\_\_\_\_\_\_. (EXPLAIN

If requesting an extended fraud alert:

Please place an extended fraud alert on my file and also provide that alert along with any credit score generated in using my file. (Provide address and/or phone number you want any potential creditor to locate you). Please exclude me from any list of consumers prepared by you and provided to any third party to offer credit or insurance to me. Finally, please refer the information regarding the extended fraud alert under this paragraph to each of the other consumer reporting agencies.

If requesting a security freeze:

 I also request a security freeze. Please send me confirmation of the freeze along with my PIN to use to temporarily lift the freeze or remove it should I need to do so in the future.

Summary of Request:

Please investigate this matter and delete the disputed items as soon as possible, and/or block the reporting of the fraudulent information. Please update and correct inaccurate information. Please send this dispute letter and the attached documents to the listed furnishers. Please send me a written confirmation that that item(s) have been removed, blocked, corrected, or reported as disputed and a free copy of my corrected credit report.

Sincerely,

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name

Date of birth:

Social Security number: XXX-XX-(last four digits)

Address

Enclosures: Police report, FTC identity theft affidavit; credit report; or other documents

Cc:

Creditor

Creditor address as listed on credit report